

DEC 15 2006

BARNES & THORNBURG
btlaw.com600 One Summit Square
Fort Wayne, Indiana 46802-3119
(260) 423-9440

Fax Number: (260) 424-8316

FAX COVER SHEET

	NAME	COMPANY NAME	TELECOPY NO.
TO:	Examiner Jocelyn Greimel - GAU/3624	U.S. Patent and Trademark Office	(571) 273-8300

FROM: Bobby B. Gillenwater, Esquire -- CUSTOMER NO.: 23641

DIRECT DIAL: (260) 425-4649

E-MAIL: BGILLENW@BTLAW.COM

DATE: 12/15/06

TIME SENDING: 5:14

NUMBER OF PAGES (INCLUDING THIS COVER SHEET):

IF YOU HAVE DIFFICULTY RECEIVING THIS FAX, PLEASE CALL BARNES & THORNBURG AT (260) 425-4641 AND ASK FOR DIANNE LEATHERMAN

SERIAL NO.: 09/804667

RESPONSE AND AMENDMENT FOLLOWS

Response once received: Please deliver immediately.

CLIENT# _____

MATTER# _____

☐ Original to follow by mail☐ Original will not follow by mail**CONFIDENTIALITY NOTICE:** This message is for the exclusive use of the individual or entity to which it is addressed and is confidential. If you are not the addressee or an employee or agent of the addressee responsible for delivering it to the addressee, please do not read, use, disclose, copy or distribute this message and do not take any action in reliance upon it. If you have received this message in error, please notify us immediately by telephone (collect) to arrange for its return. We do not intend to waive any attorney-client or work product privilege by the transmission of this message.

Indianapolis

Fort Wayne

South Bend

Elkhart

Chicago

Washington, D.C.

DEC 15 2006

BARNES & THORNBURG LLP

600 One Summit Square
Fort Wayne, Indiana 46802
(260) 423-9440PATENT APPLICATION
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Customer No.: 23641

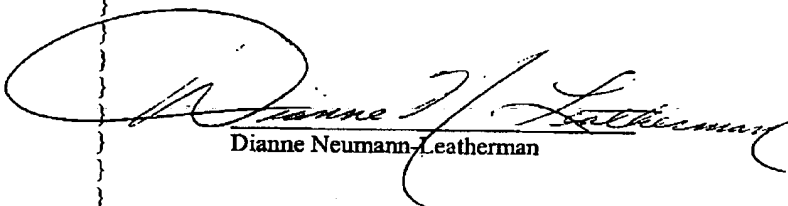
Application No.: 09/804667

Confirmation
No.: 1994

Filing Date: March 12, 2001

Group Art
Unit: 3624Examiner
Name: Jocelyn GreimelAttorney
Docket No.: 37168/82320First Named
Inventor: Schwartz, Denis G.Title: METHOD AND APPARATUS FOR
PROVIDING RETIREMENT
INCOME BENEFITSCertificate Under 37 CFR 1.8(a)I hereby certify that this correspondence is
being facsimile transmitted to Examiner
Jocelyn Greimel, United States Patent and
Trademark Office; Fax No. (571) 273-8300.

on December 15, 2006


Dianne Neumann-Leatherman

TRANSMITTAL FORM

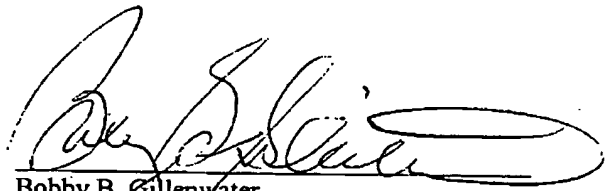
(to be used for all correspondence after initial filing)

ENCLOSURES (check all that apply)

- | | |
|--|--|
| <input type="checkbox"/> Fee Transmittal Form | <input type="checkbox"/> Express Abandonment Request |
| <input type="checkbox"/> Fee - Deposit Acct. 02-1010 | <input type="checkbox"/> Information Disclosure Statement |
| <input checked="" type="checkbox"/> Amendment/Response | <input type="checkbox"/> Certified Copy of Priority Document(s) |
| <input type="checkbox"/> After Final | <input type="checkbox"/> Response to Missing Parts/Incomplete Application |
| <input type="checkbox"/> Affidavits/declaration(s) | <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53 |
| <input type="checkbox"/> Extension of Time Request - 1 mo. | |

- | | |
|---|--|
| <input type="checkbox"/> Drawing(s) | <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences |
| <input type="checkbox"/> Licensing-related Papers | <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) |
| <input type="checkbox"/> Petition | <input type="checkbox"/> Proprietary Information |
| <input type="checkbox"/> Petition to Convert to a Provisional Application | <input type="checkbox"/> Status Letter |
| <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address | <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): |
| <input type="checkbox"/> Terminal Disclaimer | (a) Facsimile Cover Sheet |
| <input type="checkbox"/> Request for Refund | (b) _____ |
| <input type="checkbox"/> CD, Number of CD(s) _____ | (c) _____ |
| <input type="checkbox"/> After Allowance Communication to Group | (d) _____ |

Remarks:



Bobby B. Gillenwater
Reg. No. 31,05
(260) 423-9440

Date: December 15, 2006

FWDS01 BBG 215045
(Rev. 08/03)

RECEIVED BARNES & THORNBURG LLP
CENTRAL FAX CENTER

DEC 15 2006

600 One Summit Square
Fort Wayne, Indiana 46802
(260) 423-9440

PATENT APPLICATION
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Customer No.: 23641

Application No.: 09/804667

Confirmation
No.: 1994

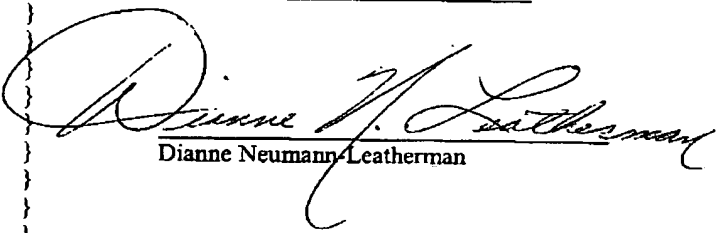
Filing Date: March 12, 2001

Attorney
Docket No.: 37168/82320First Named
Inventor: Schwartz, Denis G.Group Art
Unit: 3624Examiner
Name: Jocelyn GreimelTitle: METHOD AND APPARATUS FOR
PROVIDING RETIREMENT
INCOME BENEFITS

Certificate Under 37 CFR 1.8(a)

I hereby certify that this correspondence is
being facsimile transmitted to Examiner
Jocelyn Greimel, United States Patent and
Trademark Office; Fax No. (571) 273-8300.

on December 15, 2006


Dianne Neumann-Leatherman

RESPONSE AND AMENDMENT

Commissioner of Patents
P. O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated November 3, 2006, please amend the
above-identified application as follows: